

Certificate Number: 05781-PAE-DE-029947458

Bankruptcy Case Number: 13-11154



05781-PAE-DE-029947458

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 28, 2017, at 11:02 o'clock AM PDT, Joseph Snyder completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: September 28, 2017 By: /s/Allison M Geving

Name: Allison M Geving

Title: President